

CURB SOBER INDOORS BUT BRIGHT AS EVER

Market's Business Growing and It Gains Much in Public Respect.

WEIRD DAYS RETAINED

'Pop' Mandel Recalled as Man Who Sought to Keep Brokers Straight.

UNDESIRABLES BARRED

Character of Every Stock Offered for Listing Gets Thorough Investigation.

June 27 will mark the first anniversary of the Curb Market Association under roof. That lively organization once so unlike any financial market on earth, so fantastically dissimilar from any other market place where men meet to buy and sell stocks and money rights, an organization which sets finance to jazz music, and ghost dances around the respectable figure of Credit, has been a year indoors, in its own fine building in Trinity place, and the experiment, so dubiously regarded by some of the ultra conservatives, seems to have worked well.

The Curb has lost none of its life from forsaking the ozone of outdoors and the ample elbow room on Broad street. It continues to trade in millions and plague its cub members. It still concentrates on a thundering big operation, perhaps to tear the control of a gold mine or a mill from some luckless speculator, only to turn to auctioning off a puppy dog or saluting a visiting actress with a shower of roses—hastily bought for the occasion. Even indoors its irrepressible vitality which for years produced such antics and such horseplay in the great money canyon of Broad street that visitors from 3,000 miles away came eagerly to gawp, continue to snap and sparkle.

Charitable and Close.

The Curb still runs amuck over the leaping or the fast sagging quotations of a lunatic stock, but will drop everything to hase the latest bridegroom on the floor. It still hates peace and by the same token, loves a row. It does on a sensation welcomes missionaries, opens its pockets to every appealing charity and pursues a bargain down to the squeaked eighth of a point with the avidity of Shylock. It remains, in all the worthwhile and picturesque, essentials, the same old Curb.

True, it is something like a man who, improving his station in life, has changed his garb, leaving off cutaway and derby for morning coat and top hat. It has a home of its own now and certain responsibilities that did not lay on its frisky soul in the old sad, bad, glad, mad days of open street trading in wind and weather, snow and sunshine.

It is, perhaps, a shade more respectable—or, rather dignified; but the dignity of the Curb is not unlike the dignity of a stick of dynamite. If it is fooled with it it is apt to go off regardless, bang! right in your face. The reason for this is that the Curb is youth. It is made up largely of young men, some of them scarce out of their teens. The gray heads and oldtimers among them are scarce indeed. Merely moving a flock of skylarking kids from the out of doors to the inside of a building doesn't go a great way toward changing the temperament of the same.

"Bigger and Better Than Ever." Speaking by and large and straight across the middle the Curb has not lost its interesting and attractive qualities merely by getting in out of the rain. It is bigger than ever, does more business than ever, and tells the truth, is in better odor than ever with the big grim banks that hold the purse strings and that release or retard the flow of cash that makes business boom or back up.

In that sense the Curb has lost a little of the swagger of the vagabond—from the banker's standpoint—and has taken on more of the sober, straight-laced personality of the responsible citizen—just by having a roof over its head.

Of course, something is missing, the whirling, roaring, madhouse something that used to draw visitors to Broad street, just south of Wall, by the thousand. Let there be a flurry in stocks in these days and you saw sights that any circus you ever laid eyes on. The celebrated Messrs. Ringling couldn't touch the Curb for color and action and high excitement. It was weird, nothing less; weird and wild.

There were mad scenes almost daily, with brokers rushing about in the street, putting into and at each other, many of them wearing hats of startling colors and singular shapes and all making fantastically mysterious signs to equally agitated human beings who leaned out of windows through the window of a rose in tiers above the howling street. There was sign language that amazed the looker on, fingers snapping almost so swiftly for the eye to follow, every crook or gesture meaning something definite and immediate in dollars and cents, perhaps a fortune for somebody almost then and there.

are the kind of man the elder J. P. Morgan meant when he made a never to be forgotten statement about the value of character in banking circles. Some are not so good, but of this sort there has been a notable cleaning out of recent years and even of recent months. There are perhaps a few for whom the hat beckons, but if so their tenure in Trinity place is probably short for Curb Association authorities are co-operating nowadays very earnestly and sincerely with the District Attorney for the protection of investors and for the repute of their own organization. It is not easy to get away with crooked stuff in the Curb market nowadays, however a cinch it was at one time. As the Curb gets older its conscience gets more and more sensitive. It's pretty old now, anyway.

First Market Under a Tree.

Tradition has it that before there was any thought of a Stock Exchange in New York there was open air trading underneath a buttonwood tree in Wall street. From this organization of traders, with operations limited largely to the first bonds authorized by Congress, and to shares in the United States Bank and the Erie Railroad, came the Curb Market, which had its first indoor home in the Tontine Coffee House and which, after a number of interesting changes and migrations, became the New York Stock Exchange of the present day.

While removal to various sheltered quarters was going on an ever present minority of Curb men kept up open trading. During the civil war it was estimated that there was a greater volume of business done in the open street in the exchange than indoors. Then the Curb Market, transacted business in William street, between Exchange place and Beaver street. In 1869 there was another merging of outdoor brokers with the Stock Exchange, but as before, a minority continued to trade in the open. Part of these brokers organized the New York Mining Exchange, and the Petroleum Consolidated Stock Exchange, and in 1885 these were consolidated into the Consolidated Exchange.

From 1880 to 1900 the Curb Market was conducted in front of the Mills Building in Broad street, and from 1900 until its move indoors into its own handsome building in Trinity place it did business in front of 25 Broad street.

It was in that locale that countless spectacular scenes were staged, a thousand comedies enacted. That outdoor trading was the last word in the picturesque from the days when it was certain by the fine old gentles, men in beaver hats, ruffed fronts and light trousers to the days of the rollicking kids just out of college and headed for fortune from the jump off of the Curb Market hurlyburly.

Fathered by 'Pop' Mandels.

In the early days of the Curb, the days when they traded in front of the Mills Building, the members had really no organization, but they had a remarkable man. His name was Emanuel S. Mandel, but every one called him 'Pop.' One might almost say that he originated the Curb, for he loved it and devoted all of his time outside of sleeping to its well being. All of his interests were wrapped up in it.

Through sheer integrity and force of character he became the arbitrator of all disputes, a one man court for the settlement of difficulties. He interpreted the unwritten law of the loose body of brokers. He strove to give dignity to the association. He was a terror to evil doers, and to the hooligans that invaded the curb.

When new projects approached the curb, asking for recognition, and for the usual privileges, it was Pop Mandel who appraised the honesty and good faith of the applicants and of their applications. Nowadays this investigation is all systematized, through committees and banks and references and so on. But in the old days it was one man's character and shrewdness that marked the deadline for crooks.

Nobody ever found cause to charge that Mandel had favored a dishonest enterprise, but his authority, of course, was limited legally and outside often worked among the legitimate traders, calling themselves curb brokers. Mandel accomplished an extraordinary amount of good. He put the curb on its feet and set it going. The old curb manual was his work, and this document was the basis of the new rules and regulations of the association.

When Mandel died in 1911 there was keen sorrow among the men who had followed and benefited from his experience and advice.

Stocks Carefully Tested.

Nowadays the Curb is steered and guided in formal style. There is a board of directors of fifteen, with large powers. There are committees on arbitration, complaints, membership, welfare, finance and law. Executive offices are maintained in the new home and in these applications are investigated and other necessary business transacted.

In every case an effort is made to investigate the character of a stock offering by requiring in advance of listing a statement of the assets, liabilities, earnings and expenses. A list of officers, with, bank references, is required. Sworn statements and verified prospectuses must be submitted. Certificates of title with accurate maps are indispensable. Fifteen per cent. at least of the company's stock must be outstanding and in the hands of the public. In these later days every possible precaution is taken by the governing authorities to protect the public and to forestall fraud.

The Curb is recruited from pretty much every condition of keen, ambitious youth. Many of its members are the sons of prominent bankers or brokers, placed upon the Curb by their elders to gain, through hard knocks, a foundation knowledge of the practical workings of finance. Many college graduates with a leaning toward finance start in the Curb before rising to a \$100,000 seat on the Stock Exchange.

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HOSPITAL USES ELECTRICITY FOR PAIN IN PLACE OF DRUGS

Soothing Currents Warm Body, Calm Nerves, Produce Sleep and Obviate Habit Forming Menace, Reconstruction Doctors Find.

That electricity can take the place of habit forming drugs, harmlessly soothing pain and inducing sleep, is stated in a report submitted yesterday to the officials of the Reconstruction Hospital by Dr. Richard Kovacs, director of the hospital's electro-therapy.

Indiscriminate use of pain relieving drugs has been responsible for the creation of drug habits in many instances, says the report. Modern electro-therapy makes the employment of drugs for such cases unnecessary. Deep, penetrating electric heat, called diathermy, will relieve the pain. Static brush discharge and static wave current will remove inflammation and exudates in the cases of inflamed nerves (neuritis and neuritis). Radiant light and heat will keep the pain from coming back.

For those who have difficulty in sleeping, the report states that "static electricity has a soothing action which is effectively used for the treatment of sleeplessness." Frequently in the Reconstruction Hospital's electrical department a patient goes to sleep in the chair while being treated for some deep seated pain, inflammation of joints, muscles or nerves.

The report deals with the rapidly widening scope of treatment by electricity. Its curative uses now parallel electricity's commercial adaptations: For producing light and heat, for mechanical effect, setting matters in motion and for chemical action. Modern practitioners who use electricity, select the form or modality. They would no more prescribe merely "Give electricity" than they would write as an order on a druggist, "Give medicine."

Patients no longer receive shocks and jolts, where electricity is administered properly. Treatment is painless. Cases can be diagnosed by electricity to mathematical exactness. Muscles can be developed and fat reduced by the proper use of "juice."

In the work of the Reconstruction Hospital, dealing primarily with industrial disabilities and diseases, electricity is said to be superlatively useful in fracture cases. Radiant heat and light applied to the site of the fracture stimulates the circulation of the skin and hastens the formation of bone tissue. Variations of treatment can form or reduce bone tissue as desired.

zeal to get ahead, have frequently found standing room in the big enclosure and have frequently made good. One of these lads, who started his career by borrowing \$300, made three-quarters of it in 1845 this year—and kept it. In recent years a score of Curb brokers have bought seats on the big exchange. One of these began with nothing but character and credit, but he used these assets shrewdly. Now he is worth probably \$5,000,000.

Curb brokers work desperately fast and under a heartbreaking strain. Speed, speed, speed is demanded by the very essentials of their nervous trading. You can buy or buy an interest in almost anything by trading in the Curb market. If you craved an elephant, a diamond and a precious stone, animal, plant, bargain in silk and satins, motor cars, Irish lace, pets and Panama hats are dealt in on the side. You can get up on any sort of human activity to be found around the

curve of the earth, from a horse race to the probable outcome of Bohemia, and the Curb, like Lloyd's of London, will lay you odds or some individual of it will.

Various reasons are assigned for its getting under roof. As early as 1916 the movement was started, but the war put a stop to it. Then various unpleasant happenings, due to the impossibility of keeping undesirable from trading with honest men in the open, public street, again called attention to the advisability of getting indoors, where the membership could be scrutinized and better protection provided for the public. The scandals in oil stocks particularly suggested this move.

Then the Curb Market Association was formed and acquired the property in Trinity place. It is a fine home, for it cost \$2,500,000 outside of the cost of the site. Membership in the association is worth probably \$5,000. Recently business has been booming after a long period of depression.



THIS year's Public School Athletic Carnival, judging from the high quality of the entries to date, bids fair to outdo those of previous years. These games will be worth going miles to witness, for the crack performers and teams of all the local schools will be at their best.

Lending its assistance in these games, The New York Herald has donated two perpetual cups, one for the Senior High School Relay and one for the Elementary School Relay. The Herald has also donated a gold, silver and bronze medal for the first, second and third of each track and field event. For complete information concerning these championships

Read Daily and Sunday THE NEW YORK HERALD

IOWA HAS BIG FIELD IN SENATORIAL RACE

Six Candidates Seek Republican Nomination to Succeed Rawson.

CONVENTION MAY ACT

Necessary to Get 35 Per Cent. of Vote Cast for President to Nominate.

Des Moines, June 3 (Associated Press).—Six candidates are in the field for the Republican nomination for United States Senator to succeed Senator Charles Rawson, the interim appointee of Gov. N. E. Kendall, at the primary here Monday, June 5.

The winning candidate must poll 35 per cent. of the vote cast for President at the last general election; otherwise the primary will be in vain and the candidates must go before the Republican State Convention to be held in Des Moines in August. Several of the candidates are said to possess almost equal strength, and party leaders are openly apprehensive that no candidate will be able to obtain votes enough to win the nomination.

The bars for this remarkable state of affairs were set down last February when Senator W. E. Kenyon of Fort Dodge resigned as Senator to accept the appointment from President Harding as Judge of the United States Court of Appeals, succeeding the late Judge Walter J. Smith. Appointment of a successor fell to the lot of Gov. Kendall. He appointed Charles A. Rawson of Des Moines, who was at that time chairman of the Republican State Committee and a lifelong party worker.

Gov. Kendall explained at the time of the appointment of Senator Rawson that it was made to give all concerned free range in the coming primary, since Mr. Rawson had pledged himself to serve only until his successor was elected in November. When the decision was made by Iowa's Governor, party leaders appeared to be reconciled to the safe maneuver. The apparent deadlock caused by the entrance of six

candidates into the race was not then looming up nor was it believed that the party vote would be divided in such a way as to render an election choice improbable.

The six candidates are Charles E. Pickett of Waterloo, a former Representative; Col. Smith W. Brookhart of Washington, Iowa, opponent of Senator A. B. Cummins in the primary two years ago, an assailant of the Cummins-Each railroad bill and a supporter of the agricultural bloc; Col. Claude M. Stanley, seeking the support of world war veterans; former State Senator Leslie E. Francis of Storm Lake and Des Moines, a man of apparently no political alliances, who appealed to the independent and women's vote; Representative Burton E. Sweet of Waverly and Clifford W. Thorne of Washington, Iowa, until recently general counsel for the American Farm Bureau Federation of Chicago. Mr. Thorne seeks to invade the province of Col. Brookhart, his fellow townsman, by carrying the vote of the members of the Iowa Farm Bureau, said to be one of the strongest organizations of its kind in the country. Of the field Sweet, Pickett and Francis claim northern Iowa and their residence. The others hail from the other



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side of the baggage line. The sole Democratic aspirant for the Senatorial seat in the June primary is Clyde L. Herring in Des Moines, who two years ago was the opponent of N. E. Kendall for the office of Governor.

Nearly all of the candidates have expressed the opinion that they would have the inside track at the convention if no nomination should be made at the primary. Political observers express the opinion, however, that there is nothing to prevent friends of Senator Rawson from taking the reins and booming him as the party's choice to oppose Mr. Herring in the general election.

Ten Representatives are candidates for reelection. They are W. F. Kopp of Mount Pleasant, First district; Harry E. Hull of Williamsburg, Second district; Gilbert N. Haugen of Northwood, Fourth district; Cyrenus Cole of Cedar Rapids, Fifth district; C. W. Ramseyer of Bloomfield, Sixth district; Cassius C. Howell of Des Moines, Seventh district; H. M. Towner of Corning, Eighth district; William R. Green of Council Bluffs, Ninth district; L. J. Dickinson of

Algona, Tenth district, and William D. Boies of Sheldon, Eleventh district. Representatives Haugen, Cole, Dickinson and Boies are the only present members of Congress from Iowa who are opposed for the Republican nomination.

In the Third district, where Representative Sweet is a Senatorial candidate, three Republicans are seeking the nomination. They are Arch W. McFarland of Waterloo, T. J. B. Robinson of Hampton and Charles O. Ryan.

Gov. N. E. Kendall is unopposed for the Republican nomination. His Democratic opponent is J. R. Files of Fort Dodge.

There are contests for the Republican nomination for Secretary of State, Treasurer of State and Superintendent of Public Instruction. Secretary of State W. C. Ramseyer is opposed by Miss Lillian Lofert of Des Moines. State Treasurer W. J. Burbank is opposed by L. W. Ainsworth and Superintendent of Public Instruction J. B. McClenahan is opposed by Miss May E. Francis of Waverly and Wilbur H. Bender of Des Moines.

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